

**Value Engineering
Co.**



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JUN 12 2002

Technology Center 2100

Re; Application# 10/005,644

Confirmation #4080

Correspondence 03/02/2002

Dear Initial Patent Examiner:

We were pleased to submit responses as requested in your 03/03/2002 correspondence. Since that time We have had several requests to make the following clarifications to our revised application forwarded to you on April 02/02.

If this can be done? It will correct an obvious omission and provide a better understanding of the proposed, but not limited system of key code entry with debit transactions.

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GROUP 3600

Each page is enclosed for your review and replacement in the revised application dated 03/29/02.

Any new charges, necessary departmental forms or information to incorporate these corrections at this time would be greatly appreciated.

Thank you for your help.

Sincerely yours,

Russell B. Huffman
Value Engineering Co.

cc; file ,

encl; Pages 8, 15, Contents.



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GROU

P.I.B.Debit Transactions

DEBIT CARD TRANSACTIONS
DO NOT REQUIRE A PHYSICAL
ENTRY WITHIN THE CHARGE
SLIP.

THE KEY CODE IS ENTERED
INTO THE CARD READER
FOLLOWING ENTRY OF A
PERSONAL PIN NUMBER.

DEBIT TRANSACTIONS ARE
TRACKED TO SCREEN #1
BUDGET AND SCREEN #2
STATEMENT

94676 189PHM13	9.99
187312 PH S THIGIE	9.89
24609 0/3 100 ERST	13.09
10786 EX LRC FLUSH	4.99
18475 311052 10M	6.95
435158 MUL F 049ER	29.09 T
18408 MAYHD RUTS	8.00
368224 LINH BULLDR	13.29 T

** 7.75 % TAX RATE	3.65

-----	TOTAL
V EFT/DEBIT	97.78

01/20 SWIPEO	
1: 00000000	
Ream: RF	

APPROVED	
AMOUNT: \$97.78	

0024 001 0000000009 0027	

CHARGE	.00

ITEM: KJH24 0- ITEMS 90_0 - 8	
CASHIER: LPER2	REC#7
L/22/2002 11:46 0024 01 0027 09	

Member Service	
Thank You!	
PLEASE COME AGAIN.	

ANY BANK...U.S.A. or international P.I.B. system screen #3.
 CUSTOMER ACCOUNT # XXXXXXXXXX
Credit Charges Received FROM 01/31/00--TO 11/31/01
 Balance carry fwd from 01/31/00 X= XXXXXXXX
 NOTE : NOT ALL CREDIT CHARGES ARE SHOWN ON SCREEN #1

TELEPHONE NO. 18004493248 PAGE 1 OF 5

TRANSACTION NUMBER(S)		CREDIT LINE	UNUSED CREDIT	DAYS IN BILLING CYCLE	BILLING CYCLE CLOSING DATE	PAYMENT DUE DATE	MINIMUM PAYMENT DUE
5120 7520 0400 1525		10000	7981	32	08/13/01	09/07/01	41.00

KEY

DATE OF TRANS.	REFERENCE NUMBER	DESCRIPTION OF TRANSACTION OR CREDIT	AMOUNT
25. 0713 0725	704838262979ED7ZE	WAL MART ARROYO GRANDE CA	53.42
40. 0713 0716	7041019635F56QY8S	OFFICE MAX 00007930 ARROYO GRANDE CA	94.14
25. 0713 0716	9241019636D55QEKH	SAFEWAY STORE00007476 REDWOOD CITY CA	4.00
53. 0717 0728	78432866600QQXJKS	AOL*ONLINE SERVICE 070 880-679-9444 VA	23.90
0717 0719	714101967FD4FBHDX	TRADER JOE'S #00001SM2 ARROYO GRANDE CA	67.57
0718 0720	70410196840GP3QDE	RED LOBSTER US00007187 SANTA MARIA CA	60.89
0718 0720	7045078683DWMM8N9	BLACKLAKE GOLF 115 PS NIPOMO CA	64.00
0718 0720	70541866803RGNR0A	HOUSE 2 HOME #1630 SANTA MARIA CA	45.09
0718 0720	70541866809FEQ7A5	HOME DEPOT #6638 SANTA MARIA CA	21.82
0720 0722	70483826997DVTVY1	WAL MART ARROYO GRANDE CA	49.31
0720 0723	70410196A5F56QYE6	OFFICE MAX 00007930 ARROYO GRANDE CA	36.37
0722 0723	70483826B97FDP7E6	WAL MART ARROYO GRANDE CA	95.03
0720 0723	23486806BB018XEXQ	EXXONMOBIL34 07918204 ARROYO G CA	25.10
0723 0724	70483826Q97FVPTQN	WAL MART ARROYO GRANDE CA	91.92
0725 0727	70411496F03RW7JMQ	ORCHARD SUPPLY #670 PISMO BCH CA	105.90
0726 0727	80430526GWGTBKX8J	CAJUN POWER SAUCE ABBEVILLE LA	31.00
0728 0730	92410196J6DSSH13V	SAFEWAY STORE00007476 REDWOOD CITY CA	5.92
0730 0731	70483826K97LAHNBP	WAL MART ARROYO GRANDE CA	25.94
0731 0731	80120756LFXPRHSP	SPYGLASS RESTAURANT SHELL BEACH CA	43.51

PREVIOUS BALANCE	PAYMENTS	CREDITS	PURCHASES AND CASH ADVANCES	DEBIT ADJUSTMENTS	FINANCE CHARGE	*NEW BALANCE

AN AMOUNT FOLLOWED BY A MINUS SIGN (-) IS A CREDIT OR A CREDIT BALANCE UNLESS OTHERWISE INDICATED.

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TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	TOTAL FINANCE CHARGES	ANNUAL PERCENTAGE RATE
ADVANCES					
PURCHASES					

TO AVOID ADDITIONAL PERIODIC FINANCE CHARGES ON NEW BALANCE, PAYMENT OF NEW BALANCE IN FULL MUST BE RECEIVED BY PAYMENT DUE DATE.

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NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION.